

Applicant: Stephen Shin
Page 3

PATENT

18. (New) A method as in claim 15, further comprising sending an e-mail to the recipient to apprise the recipient of the funds.

CONCLUSION

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at (303) 571-4000.

Respectfully submitted,

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FOI2017-EE54001